

United States Bankruptcy Court  
District of North DakotaIn re:  
Caitlin Leigh Phillips  
DebtorCase No. 23-30255-skf  
Chapter 7**CERTIFICATE OF NOTICE**District/off: 0868-3  
Date Rcvd: Nov 29, 2023User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2023:**

Recip ID	Recipient Name and Address
db	+ Caitlin Leigh Phillips, 1415 1st Ave N, Fargo, ND 58102-4203
1086832	+ AAA Collections for Sanford Medical, P.O. Box 881, Sioux Falls, SD 57101-0881
1086834	++ ADOBE INC, ATTN CREDIT DEPARTMENT, 345 PARK AVENUE, SAN JOSE CA 95110-2704 address filed with court:, Adobe, 345 Park Ave., San Jose, CA 95110
1086833	+ Adapt Health, PO Box 748850, Los Angeles, CA 90074-8850
1086835	+ Apple (iCloud), One Apple Park Way, Cupertino, CA 95014-0642
1086842	+ Google (YouTube), 1600 Amphitheatre Pkwy, Mountain View, CA 94043-1351
1086844	+ North Dakota Office of State Tax Commiss, 600 E. Boulevard Ave. Dept. 127, Bismarck, ND 58505-0602
1086845	+ Pro Rehab Fargo, 4450 31st Ave S #104, Fargo, ND 58104-4557
1086849	+ State Collection Services for Sanford, 2509 S. Stoughton Road PO Box 6250, Madison, WI 53716-0250
1086852	+ Wade Wolf Properties LLC, 1408 2nd Ave N, Fargo, ND 58102-1453

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
1086836	+ Email/Text: bknotification@bell.bank	Nov 29 2023 19:09:00	Bell Bank, 3100 13th Ave South, Fargo, ND 58103-3507
1086838	+ EDI: CITICORP	Nov 30 2023 00:05:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
1086840	EDI: CITICORP	Nov 30 2023 00:05:00	Citibank North America, Citibank SD MC 425 5800 South Corp Place, Sioux Falls, SD 57108
1086841	Email/Text: GCSBankruptcy@gcserv.com	Nov 29 2023 19:09:00	GC Services Limited Partnership, PO Box 3855, Houston, TX 77253
1086843	EDI: IRS.COM	Nov 30 2023 00:05:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1086837	EDI: JPMORGANCHASE	Nov 30 2023 00:05:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
1086846	Email/Text: Charlotte.Rusch@SanfordHealth.org	Nov 29 2023 19:09:00	Sanford, PO Box 5074, Sioux Falls, SD 57117-5074
1086847	Email/Text: Charlotte.Rusch@SanfordHealth.org	Nov 29 2023 19:09:00	Sanford Health, PO Box 5071, Sioux Falls, SD 57117
1086848	+ Email/PDF: clerical@simmassociates.com	Nov 29 2023 19:18:04	SIMM Associates, Inc., P.O. Box 7526, Newark, DE 19714-7526
1086850	+ Email/Text: BAN140310@UCBINC.COM	Nov 29 2023 19:09:00	United Collection Bureau Inc., PO Box 140310, Toledo, OH 43614-0310
1086851	+ Email/Text: BAN1418@UCBINC.COM	Nov 29 2023 19:09:00	United Collections Bureau, Inc., PO Box 1418, Maumee, OH 43537-8418

TOTAL: 11

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
1086839	*+	Citibank, Attn: Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2023 at the address(es) listed below:

Name	Email Address
Gene W Doeling	heather@kaler-doeling.com mn20@ecfbis.com
Maurice VerStandig	on behalf of Debtor Caitlin Leigh Phillips mac@mbvesq.com mac@dakotabankruptcy.com;verstandig.mauricer104982@notify.bestcase.com;verstandiglaw@recap.email
Robert B. Raschke	USTPRegion12.SX.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<u>Caitlin Leigh Phillips</u>	Social Security number or ITIN	xxx-xx-9543
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of North Dakota			
Case number: 23-30255			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Caitlin Leigh Phillips  
aka Caitlin Baker

11/29/23

**By the court:** Shon Hastings  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**